

## **AMENDMENTS TO THE CLAIMS**

This listing of claims will replace all prior versions, and listings, of claims in the application:

1 - 18.(Cancel)

19. (Currently Amended)                      A method for facilitating referral by a borrower to a vendor, wherein the borrower has an account involving a commercial mortgage loan and ownership interest in the commercial mortgage loan is provided via at least one commercial mortgage backed security, comprising:

accessing, by a borrower, an electronically accessible resource that includes information regarding ~~an existing~~ commercial mortgage loan account, wherein the borrower has a loan account associated with the commercial mortgage loan and ownership interest in the commercial mortgage loan is provided via at least one commercial mortgage backed security;

receiving a request via said electronically accessible resource from said borrower for a referral for a service, wherein said borrower is associated with said account;

identifying a vendor that can provide said service;

identifying at least one step associated with said request;

providing a notification via an electronic communication to said vendor regarding said request and said at least one step; and

communicating with said vendor regarding said at least one step.

20. (Original) The method of claim 19, wherein said at least one step includes at least one action to be taken by said vendor by a specific date.

21. (Original) The method of claim 19, wherein said communicating with said vendor regarding said at least one step includes providing a notification to said vendor indicative of a lack of a completion of said at least one step.

22. (Original) The method of claim 21, wherein said communicating with said vendor regarding said at least one step includes receiving an indication from said vendor of a completion of said at least one step.

23. (Original) The method of claim 19, wherein said at least one step includes a plurality of steps and said communicating with said vendor regarding said at least one step includes:

providing a notification to said vendor indicative of a lack of a completion of a first of said plurality of steps.

receiving an indication from said vendor of a completion of said first of said plurality of steps;

providing a notification to said vendor indicative of a lack of a completion of a second of said plurality of steps; and

receiving an indication from said vendor of a completion of said second of said plurality of steps.

24. (Original) The method of claim 19, wherein said notification provided to said vendor includes at least one of the following:

an identifier associated with said request;

an identifier associated with said borrower; and

data indicative of a location where information regarding said borrower is located.

25. (Original)        The method of claim 19, wherein said at least one step includes a plurality of steps and wherein said communicating with said vendor regarding said at least one step includes providing a notification to said vendor when one of said plurality of steps is not indicated by said vendor as being completed.

26. (Original)        The method of claim 19, further comprising:  
  
providing an invoice to said vendor when said service is provided to the borrower.

27. (Original)        The method of claim 19, further comprising:  
  
providing an invoice to said vendor when said at least one step is completed.

28. (Original)        The method of claim 19, further comprising:  
  
determining if said vendor has completed said at least one step.

29. (Original)        The method of claim 19, further comprising:  
  
providing a notification to said borrower regarding said vendor.

30. (Original)        The method of claim 19, further comprising:  
  
providing a notification to said borrower regarding said at least one step.

31. (Original)        The method of claim 19, further comprising:  
  
receiving a fee from said vendor.

32. (Original)           The method of claim 19, wherein said electronic communication is an email message.

33. (Original)           The method of claim 19, wherein said electronically accessible resource is a Web site.

34. (Original)           The method of claim 19, wherein said receiving a request via said electronically accessible resource from said borrower for a service, wherein said borrower is associated with said account, includes receiving an email message at said electronically accessible resource from said investor, wherein said email message includes said request.

35. (Original)           The method of claim 19, wherein said receiving a request via said electronically accessible resource from said borrower for a service, wherein said borrower is associated with said account, includes receiving said request during a use of said electronically accessible resource by said borrower.

36. (Currently Amended)           A method for facilitating response to an inquiry from an investor regarding a commercial mortgage loan, comprising:

accessing, by an investor, an electronically accessible resource that includes information regarding an ~~existing~~ commercial mortgage loan, wherein ownership interest in the commercial mortgage loan is provided to at least one investor via at least one commercial mortgage backed security;

receiving an inquiry via said electronically accessible resource from said investor regarding said commercial mortgage loan;

determining at least one other investor associated with said commercial mortgage loan;

determining a response to said inquiry; and

providing said response to said investor and said at least one other investor.

37. (Original)        The method of claim 36, wherein said electronically accessible resource includes a Web site.

38. (Original)        The method of claim 36, wherein said providing said response to said investor and said at least one other investor includes allowing said investor and said at least one other investor to access said response via said electronically accessible resource.

39. (Original)        The method of claim 36, wherein said providing said response to said investor and said at least one other investor includes providing an electronic communication to said investor and said at least one other investor that includes said response.

40. (Original)        The method of claim 36, wherein said receiving an inquiry via said electronically accessible resource from said investor regarding said commercial mortgage loan includes receiving an email message at said electronically accessible resource from said investor, wherein said email message includes said inquiry.

41. (Original)        The method of claim 36, wherein said receiving an inquiry via said electronically accessible resource from said investor regarding said commercial mortgage loan, includes receiving said inquiry during a use of said electronically accessible resource by said investor.

42. (Original)        The method of claim 37, wherein said providing said response to said investor and said at least one other investor includes providing data to said investor and said at least one other investor, said data being indicative of a location of said response.

43. (Cancel)

44. (Cancel)

45. (Currently Amended)      A system for facilitating referral by a borrower to a vendor, comprising:

a memory;

a communication port; and

a processor connected to said memory and said communication port, said processor being operative to:

allow access, by a borrower, to an electronically accessible resource that includes information regarding an ~~existing~~ commercial mortgage loan account, wherein the borrower has an account involving a commercial mortgage loan and ownership interest in the commercial mortgage loan is provided via at least one commercial mortgage backed security;

receive a request via said electronically accessible resource from said borrower for a referral for a service, wherein said borrower is associated with said account;

identify a vendor that can provide said service;

identify at least one step associated with said request;

provide a notification via an electronic communication to said vendor regarding said request and said at least one step; and

communicate with said vendor regarding said at least one step.

46. (Currently Amended)      A computer program product in a computer readable medium for facilitating payment by a borrower having an account involving a commercial mortgage loan, comprising:

instructions for facilitating access, by a borrower, to an electronically accessible resource that includes information regarding an ~~existing~~ commercial mortgage loan account, wherein ownership interest in the commercial mortgage loan is provided via at least one commercial mortgage backed security;

instructions for obtaining a request via said electronically accessible resource from said borrower for a referral for a service, wherein said borrower is associated with said account;

instructions for selecting a vendor that can provide said service;

instructions for selecting at least one step associated with said request;

instructions for sending a notification via an electronic communication to said vendor regarding said request and said at least one step; and

instructions for maintaining contact with said vendor regarding said at least one step.

47. (Currently Amended)                      A system for facilitating response to an inquiry from an investor regarding a commercial mortgage loan, comprising:

a memory;

a communication port; and

a processor connected to said memory and said communication port, said processor being operative to:

allow access, by an investor, to an electronically accessible resource that includes information regarding an ~~existing~~ commercial mortgage loan, wherein ownership interest in the commercial mortgage loan is provided to at least one investor via at least one commercial mortgage backed security;

receive an inquiry via said electronically accessible resource from said investor regarding said commercial mortgage loan;

determine at least one other investor associated with said commercial mortgage loan;

determine a response to said inquiry; and

provide said response to said investor and said at least one other investor.

48.(Currently Amended)                      A computer program product in a computer readable medium for facilitating response to an inquiry from an investor regarding a commercial mortgage loan, comprising:

instructions for facilitating access by an investor to an electronically accessible resource that includes information regarding ~~an existing~~ commercial mortgage loan, wherein ownership interest in the commercial mortgage loan is provided to at least one investor via at least one commercial mortgage backed security;

instructions for obtaining an inquiry via said electronically accessible resource from said investor regarding said commercial mortgage loan;

instructions for identifying at least one other investor associated with said commercial mortgage loan;

instructions for identifying a response to said inquiry; and

instructions for sending said response to said investor and said at least one other investor.